

Information to identify the case:

| | | |
|---------------------------------|----------------------------------|---|
| Debtor 1 | Lisia Cartwright | Social Security number or ITIN xxx-xx-8542 |
| | First Name Middle Name Last Name | EIN ----- |
| Debtor 2 (Spouse, if filing) | First Name Middle Name Last Name | Social Security number or ITIN ----- EIN ----- |
| United States Bankruptcy Court | WESTERN DISTRICT OF PENNSYLVANIA | Date case filed for chapter 13 7/10/20 |
| Case number: 20-70354-JAD | | |

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|---|--|--|
| 1. Debtor's full name | Lisia Cartwright | |
| 2. All other names used in the last 8 years | | |
| 3. Address | 2009 12th Ave Altoona, PA 16602 | |
| 4. Debtor's attorney Name and address | Lawrence W. Willis Willis & Associates 201 Penn Center Blvd Suite 310 Pittsburgh, PA 15235 | Contact phone 412-235-1721 Email: ecf@westernpabankruptcy.com |
| 5. Bankruptcy trustee Name and address | Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219 | Contact phone 412-471-5566 Email: cmevf@chapter13trusteewdpa.com |
| 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . | U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 | Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 8/5/20 |

For more information, see page 2

Debtor Lisia Cartwright

Case number 20-70354-JAD

| | | |
|--|--|---|
| 7. Meeting of creditors | September 25, 2020 at 09:00 AM | Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com , meetings@chapter13trusteewdpa.com |
| Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. | The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. | |
| 8. Deadlines | Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: | Filing deadline: 11/24/20 Filing deadline: 9/18/20 Filing deadline: 1/6/21 |
| | Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. | |
| 9. Filing of plan | Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. | Filing deadline: 30 days after the conclusion of the meeting of creditors |
| 10. Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. | |
| 11. Filing a chapter 13 bankruptcy case | Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. | |
| 12. Exempt property | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline. | |
| 13. Discharge of debts | Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8. | |

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Lisia Cartwright
 Debtor

Case No. 20-70354-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: lfin
 Form ID: 309I

Page 1 of 3
 Total Noticed: 54

Date Rcvd: Aug 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2020.

db +Lisia Cartwright, 2009 12th Ave, Altoona, PA 16601-2413
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 aty +S. James Wallace, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
 tr +Ronda J. Winneccour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 15264492 Atlantic Broadband, 200 Ebensburg Rd, Johnstown, PA 15901
 15264495 +C & G, 1201 12th St, Altoona, PA 16601-3421
 15264504 ++CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUITE 500,
 PLANO TX 75093-4805
 (address filed with court: Credit Protection Asso, 13355 Noel Rd Ste 2100,
 Dallas, TX 75240)
 15264505 ++CREDITORS BANKRUPTCY SERVICE, PO BOX 800849, DALLAS TX 75380-0849
 (address filed with court: Creditors Bankruptcy Service, PO Box 800849, Dallas, TX 75380)
 15264498 +Capital One - Best Buy, P.O. Box 9001007, Louisville, KY 40290-1007
 15264500 +Citibank,n.a., Po Box 6191, Sioux Falls, SD 57117-6191
 15264509 +KML Law, 701 Market St #5000, Philadelphia, PA 19106-1541
 15264510 +Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
 15264514 Nationwide, Cscl Dispute Team N8235-04m, Des Moines, IA 50306
 15264516 Penelec, C/O FirstEnergy/Penelec, Holmdel, NJ 07733
 15264515 +Penelec, PO Box 3687, Akron, OH 44309-3687
 15264517 +Peoples Gas, 100 Allegheny Center Mall, Pittsburgh, PA 15212-5331
 15270419 +Peoples Natural Gas Company LLC, c/o S. James Wallace, PC, 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 15264524 +The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@westernpabankruptcy.com Aug 06 2020 04:16:39 Lawrence W. Willis,
 Willis & Associates, 201 Penn Center Blvd, Suite 310, Pittsburgh, PA 15235
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 06 2020 04:17:20
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 06 2020 04:17:20 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Aug 06 2020 04:17:52
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 cr +EDI: PRA.COM Aug 06 2020 07:33:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15264491 +EDI: CINGMIDLAND.COM Aug 06 2020 07:38:00 AT&T Mobility, PO Box 6416,
 Carol Stream, IL 60197-6416
 15264489 +EDI: AFNIRECOVERY.COM Aug 06 2020 07:38:00 Afni, Inc., Po Box 3097,
 Bloomington, IL 61702-3097
 15264490 +EDI: AIS.COM Aug 06 2020 07:38:00 American Infosource, PO Box 268941,
 Oklahoma City, OK 73126-8941
 15264493 EDI: BANKAMER.COM Aug 06 2020 07:33:00 Bankamerica, Po Box 982238, El Paso, TX 79998
 15264494 +EDI: BL-BECKET.COM Aug 06 2020 07:38:00 Becket & Lee, POB 3001, Malvern, PA 19355-0701
 15264496 EDI: CAPITALONE.COM Aug 06 2020 07:33:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238
 15264497 EDI: CAPITALONE.COM Aug 06 2020 07:33:00 Capital One, 1500 Capital One Drive,
 Richmond, VA 23238
 15267722 EDI: CAPITALONE.COM Aug 06 2020 07:33:00 Capital One Bank (USA), N.A.,
 by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
 15269660 EDI: BL-BECKET.COM Aug 06 2020 07:38:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 15264501 +EDI: WFNNB.COM Aug 06 2020 07:33:00 Community Bank/Victoria Secret, PO Box 182789,
 Columbus, OH 43218-2789
 15264502 +E-mail/PDF: creditonebknotifications@resurgent.com Aug 06 2020 04:26:34 Credit One Bank,
 PO Box 98873, Las Vegas, NV 89193-8873
 15264503 +E-mail/PDF: creditonebknotifications@resurgent.com Aug 06 2020 04:25:57 Credit One Bank Na,
 PO Box 98875, Las Vegas, NV 89193-8875
 15264506 +EDI: ESSL.COM Aug 06 2020 07:38:00 Dish Network, PO Box 94053, Palatine, IL 60094-4053
 15264507 +EDI: DCI.COM Aug 06 2020 07:38:00 Diversified Consultant, 10550 Deerwood Park Blvd,
 Jacksonville, FL 32256-0596
 15264508 +EDI: TSYS2.COM Aug 06 2020 07:33:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
 15264499 EDI: JPMORGANCHASE Aug 06 2020 07:33:00 Chase Card, Po Box 15298, Wilmington, DE 19850
 15264510 +E-mail/Text: PBNCNotifications@perituservices.com Aug 06 2020 04:16:54 Kohls/capone,
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
 15265846 E-mail/PDF: resurgentbknotifications@resurgent.com Aug 06 2020 04:26:01 LVNV Funding, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 15264511 +E-mail/PDF: resurgentbknotifications@resurgent.com Aug 06 2020 04:26:37 Lvnv Funding Llc,
 Po Box 1269, Greenville, SC 29602-1269

District/off: 0315-7

User: lfin
Form ID: 309I

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Total Noticed: 54

Date Rcvd: Aug 05, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

| | | |
|----------|--|---|
| 15264512 | E-mail/Text: camanagement@mtb.com Aug 06 2020 04:17:06 | M & T Bank, Po Box 900, Millsboro, DE 19966 |
| 15264513 | E-mail/Text: camanagement@mtb.com Aug 06 2020 04:17:06 | M & T Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203 |
| 15264519 | EDI: PRA.COM Aug 06 2020 07:33:00 | Portfolio Recovery, POB 12914, Norfolk, VA 23541 |
| 15264518 | +EDI: PRA.COM Aug 06 2020 07:33:00 | Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952 |
| 15264520 | +EDI: CBS7AVE Aug 06 2020 07:38:00 | Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364 |
| 15264521 | +EDI: RMSC.COM Aug 06 2020 07:33:00 | Syncb/amer Eagle, Po Box 965005, Orlando, FL 32896-5005 |
| 15264522 | +EDI: RMSC.COM Aug 06 2020 07:33:00 | Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007 |
| 15264523 | +EDI: RMSC.COM Aug 06 2020 07:33:00 | Syncb/lane Furniture, C/o Po Box 965036, Orlando, FL 32896-0001 |
| 15264714 | +EDI: RMSC.COM Aug 06 2020 07:33:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15264525 | +EDI: VERIZONCOMB.COM Aug 06 2020 07:33:00 | Verizon, PO Box 25505, Lehigh Valley, PA 18002-5505 |
| 15264526 | +EDI: VERIZONCOMB.COM Aug 06 2020 07:33:00 | Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051 |
| 15264527 | +EDI: WFFC.COM Aug 06 2020 07:33:00 | Wells Fargo, Po Box 5156, Sioux Falls, SD 57117-5156 TOTAL: 36 |

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

| | |
|-----------|--|
| cr | M&T BANK |
| 15272913* | +AT&T Mobility, PO Box 6416, Carol Stream, IL 60197-6416 |
| 15272911* | +Afni, Inc., Po Box 3097, Bloomington, IL 61702-3097 |
| 15272912* | +American Infosource, PO Box 268941, Oklahoma City, OK 73126-8941 |
| 15272914* | Atlantic Broadband, 200 Ebensburg Rd, Johnstown, PA 15901 |
| 15272915* | ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 (address filed with court: Bankamerica, Po Box 982238, El Paso, TX 79998) |
| 15272916* | +Becket & Lee, POB 3001, Malvern, PA 19355-0701 |
| 15272917* | +C & G, 1201 12th St, Altoona, PA 16601-3421 |
| 15272918* | ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285 (address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238) |
| 15272926* | ++CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500, PLANO TX 75093-4805 (address filed with court: Credit Protection Asso, 13355 Noel Rd Ste 2100, Dallas, TX 75240) |
| 15272927* | ++CREDITORS BANKRUPTCY SERVICE, PO BOX 800849, DALLAS TX 75380-0849 (address filed with court: Creditors Bankruptcy Service, PO Box 800849, Dallas, TX 75380) |
| 15272919* | Capital One, 1500 Capital One Drive, Richmond, VA 23238 |
| 15272920* | +Capital One - Best Buy, P.O. Box 9001007, Louisville, KY 40290-1007 |
| 15272922* | +Citibank,n.a., Po Box 6191, Sioux Falls, SD 57117-6191 |
| 15272923* | +Community Bank/Victoria Secret, PO Box 182789, Columbus, OH 43218-2789 |
| 15272924* | +Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873 |
| 15272925* | +Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875 |
| 15272928* | +Dish Network, PO Box 94053, Palatine, IL 60094-4053 |
| 15272929* | +Diversified Consultant, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596 |
| 15272930* | +Dsnb Macys, Po Box 8218, Mason, OH 45040-8218 |
| 15272921* | ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774 (address filed with court: Chase Card, Po Box 15298, Wilmington, DE 19850) |
| 15272931* | +KML Law, 701 Market St #5000, Philadelphia, PA 19106-1541 |
| 15272932* | +Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096 |
| 15272933* | +Lvnv Funding Llc, Po Box 1269, Greenville, SC 29602-1269 |
| 15272934* | ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307 (address filed with court: M & T Bank, Po Box 900, Millsboro, DE 19966) |
| 15272935* | ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307 (address filed with court: M & T Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203) |
| 15272936* | Nationwide, Cscl Dispute Team N8235-04m, Des Moines, IA 50306 |
| 15272941* | ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery, POB 12914, Norfolk, VA 23541) |
| 15272938* | Penlec, C/O FirstEnergy/Penlec, Holmdel, NJ 07733 |
| 15272937* | +Penlec, PO Box 3687, Akron, OH 44309-3687 |
| 15272939* | +Peoples Gas, 100 Allegheny Center Mall, Pittsburgh, PA 15212-5331 |
| 15272940* | +Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952 |
| 15272942* | +Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364 |
| 15272943* | +Syncb/amer Eagle, Po Box 965005, Orlando, FL 32896-5005 |
| 15272944* | +Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007 |
| 15272945* | +Syncb/lane Furniture, C/o Po Box 965036, Orlando, FL 32896-0001 |
| 15272946* | +The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507 |
| 15272947* | +Verizon, PO Box 25505, Lehigh Valley, PA 18002-5505 |
| 15272948* | +Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051 |
| 15272949* | +Wells Fargo, Po Box 5156, Sioux Falls, SD 57117-5156 |

TOTALS: 1, * 39, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0315-7

User: lfin
Form ID: 309I

Page 3 of 3
Total Noticed: 54

Date Rcvd: Aug 05, 2020

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 07, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com
Lawrence W. Willis on behalf of Debtor Lisia Cartwright ecf@westernpabankruptcy.com,
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winneccour cmeecf@chapter13trusteewdpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 5